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B1 (Official	Form 1)(1/	08)				oumon		.go <u> </u>				
United States Bankruptcy C Northern District of Illinois							ourt			Voluntary Petition		
Name of Do Dumas ,		ividual, ente	er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Dumas, Iris Marleny				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four dig		Sec. or Indi	vidual-Taxpa	ayer I.D. ((ITIN) No./	Complete E		our digits on the control of the con	state all)	· Individual-	Taxpayer I	.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 8641 1/2 W Foster Avenue Apartment 1A Chicago, IL ZIP Code					Stree 86	Address of	f Joint Debtor Foster Av 1A	•	reet, City,	and State): ZIP Code		
County of R	Residence or	of the Princ	cipal Place o	f Busines		60656		ty of Reside	ence or of the	Principal Pl	ace of Bus	60656 iness:
Mailing Add	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from str	reet address):
					Г	ZIP Code	:					ZIP Code
Location of (if different			siness Debtor ove):		'		•					<u>'</u>
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP)			Nature of Business (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defi in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organiza under Title 26 of the United Sta			s defined	define	the Inter 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 If a Foreign hapter 15 If a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding	
■ Full Fili	ng Fee attac		ee (Check or	Cod		nal Revenu	e Code).	k one box:		Chapter 11	Debtors	n 11 U.S.C. § 101(51D).
☐ Filing Feattach signs unable	ee to be paid gned applicate to pay fee ee waiver re	l in installmation for the except in in quested (ap	nents (applica e court's cons stallments. F pplicable to c e court's cons	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals o	hat the debt cial Form 3A only). Must	Chec	Debtor is k if: Debtor's to insider k all applicate A plan is Acceptant	aggregate non s or affiliates) able boxes: being filed wices of the plan	usiness debto acontingent I are less than ith this petiti n were solici	or as define iquidated on \$2,190,00 ion.	ed in 11 U.S.C. § 101(51D). debts (excluding debts owed
Debtor e	estimates that estimates that	t funds will t, after any	ation I be available exempt prop for distribut	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N 1- 49	Number of C. 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition **Dumas, Jeffrey Dumas, Iris Marleny** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Orlando Velazquez February 29, 2008 Signature of Attorney for Debtor(s) (Date) Orlando Velazquez 6210326 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 45 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jeffrey Dumas

Signature of Debtor Jeffrey Dumas

X /s/ Iris Marleny Dumas

Signature of Joint Debtor Iris Marleny Dumas

Telephone Number (If not represented by attorney)

February 29, 2008

Date

Signature of Attorney*

X /s/ Orlando Velazquez

Signature of Attorney for Debtor(s)

Orlando Velazquez 6210326

Printed Name of Attorney for Debtor(s)

Attorneys of McGrath & Velazquez

Firm Name

P.O.Box 410533 Chicago, IL 60641

Address

773-836-0404

Telephone Number

February 29, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Dumas, Jeffrey Dumas, Iris Marleny

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
Δ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey Dumas Iris Marleny Dumas		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Jeffrey Dumas
	Jeffrey Dumas
Date: February 29, 2008	

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey Dumas Iris Marleny Dumas		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Iris Marleny Dumas
	Iris Marleny Dumas
Date: February 29, 2008	

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey Dumas,		Case No.	
	Iris Marleny Dumas			
•		Debtors	Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	509,978.00		
B - Personal Property	Yes	4	29,565.02		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		801,766.96	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		45,370.61	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,908.04
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,812.83
Total Number of Sheets of ALL Schedules		19			
	T	otal Assets	539,543.02		
			Total Liabilities	847,137.57	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey Dumas,	Case No			
	Iris Marleny Dumas				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,908.04
Average Expenses (from Schedule J, Line 18)	3,812.83
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,444.08

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		15,344.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		45,370.61
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		60,714.61

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B6A (Official Form 6A) (12/07)

In re	Jeffrey Dumas,	Case No.
	Iris Marleny Dumas	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 8641 1/2 W Foster Avenue Apartment 1A, Chicago IL	Joint tenant	J	224,900.00	220,713.96
Location: 212 Iris Drive, Streamwood, IL	Joint tenant	J	272,883.00	264,589.00
Property located at: Col. Celeo Gonzalez, Bloque W1 Casa 16, San Pedro Sula, Cortes, Honduras, C.A	Joint tenant	J	12,195.00	9,750.00

Sub-Total > 509,978.00 (Total of this page)

509,978.00

Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Jeffrey Dumas,	Case No.
	Iris Marleny Dumas	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	40.00
2.		Washington Mutual- Checking	J	5,030.57
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Washington Mutual- Checking	J	2.00
	homestead associations, or credit unions, brokerage houses, or	E Trade (negative balance of \$25)	J	0.00
	cooperatives.	Bank of America Investment Services, Inc money market account	J	150.12
		State Farm Bank- Checking	J	806.01
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc used household goods and furnishings	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, music, DVDs	J	600.00
6.	Wearing apparel.	Used clothing	J	600.00
7.	Furs and jewelry.	Misc jewelry,including chains, rings, bracelets	J	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.		Universal Life policy with State Farm Insurance	J	635.94
	Name insurance company of each policy and itemize surrender or refund value of each.	Universal Life policy with State Farm Insurance	J	145.22
	retails value of each.	Universal Life insurance policy wtih State Farm Insurance	J	121.86

3 continuation sheets attached to the Schedule of Personal Property

10,131.72

Sub-Total >

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jeffrey Dumas,
	Iris Marleny Dumas

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
			niversal Life insurance policy with State Farm surance	J	130.00
		Un	niversal life insurnace with State Farm Insurance	J	106.56
		Lif Co	e inusurance policy wih Phoenix Life Insurance	J	629.44
		ea	vo term life insurance policies (one in the name of ch debtor) with State Farm INsurance- no cash lue	f J	0.00
			sability Insurance policy with State Farm surance	J	0.00
			dividual credit disability with State Farm surance	J	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	IR	A	Н	1,267.30
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
			(Total	Sub-Tota of this page)	al > 2,133.30

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jeffrey Dumas, Iris Marleny Dumas			Case No.	
,		COMEDIA E D	Debtors		

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Prope	Husband Wife, Joint, o Communi	Debtor wit	Current Value of r's Interest in Property hout Deducting any ed Claim or Exemption
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22.	Patents, copyrights, and other intellectual property. Give particulars.	X				
23.	Licenses, franchises, and other general intangibles. Give particulars.	X				
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25.	Automobiles, trucks, trailers, and	2004 KI	A Optima LX	J		5,475.00
	other vehicles and accessories.	2002 M	azda MPV	J		7,225.00
		2000 O	dsmobile Alero	J		4,600.00
26.	Boats, motors, and accessories.	x				
27.	Aircraft and accessories.	X				
28.	Office equipment, furnishings, and supplies.	X				
				Sub-T (Total of this page		17,300.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jeffrey Dumas,	Case No.
	Iris Marleny Dumas	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page)

Total >

29,565.02

B6C (Official Form 6C) (12/07)

In re	Jeffrey Dumas,	Case No.
	Iris Marleny Dumas	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Location: 8641 1/2 W Foster Avenue Apartment 1A, Chicago IL	735 ILCS 5/12-901	30,000.00	224,900.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	40.00	40.00
Checking, Savings, or Other Financial Accounts, C Washington Mutual- Checking	Certificates of Deposit 735 ILCS 5/12-1001(b)	5,030.57	5,030.57
Washington Mutual- Checking	735 ILCS 5/12-1001(b)	2.00	2.00
Bank of America Investment Services, Inc money market account	735 ILCS 5/12-1001(b)	150.12	150.12
State Farm Bank- Checking	735 ILCS 5/12-1001(b)	806.01	806.01
Household Goods and Furnishings Misc used household goods and furnishings	735 ILCS 5/12-1001(b)	1,200.00	1,500.00
Books, Pictures and Other Art Objects; Collectible Books, music, DVDs	<u>s</u> 735 ILCS 5/12-1001(b)	271.30	600.00
Wearing Apparel Used clothing	735 ILCS 5/12-1001(a)	600.00	600.00
<u>Furs and Jewelry</u> Misc jewelry,including chains, rings, bracelets	735 ILCS 5/12-1001(b)	500.00	500.00
<u>Interests in Insurance Policies</u> Universal Life policy with State Farm Insurance	735 ILCS 5/12-1001(f)	100%	635.94
Universal Life policy with State Farm Insurance	735 ILCS 5/12-1001(f)	100%	145.22
Universal Life insurance policy wtih State Farm Insurance	735 ILCS 5/12-1001(f)	100%	121.86
Universal Life insurance policy with State Farm Insurance	735 ILCS 5/12-1001(f)	100%	130.00
Universal Ilfe insurnace with State Farm Insurance	735 ILCS 5/12-1001(f)	100%	106.56
Life inusurance policy wih Phoenix Life Insurance Co	735 ILCS 5/12-1001(h)(3)	100%	629.44
Two term life insurance policies (one in the name of each debtor) with State Farm INsurance- no cash value	735 ILCS 5/12-1001(h)(3)	100%	0.00

_____ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (12/07) -- Cont.

In re	Jeffrey Dumas,	Case No.
	Iris Marleny Dumas	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Disability Insurance policy with State Farm Insurance	735 ILCS 5/12-1001(g)(3)	100%	0.00
Individual credit disability with State Farm Insurance	735 ILCS 5/12-1001(g)(3)	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pensio	n or Profit Sharing Plans 735 ILCS 5/12-1006	100%	1,267.30
Automobiles, Trucks, Trailers, and Other Vehicl 2000 Oldsmobile Alero	<u>es</u> 735 ILCS 5/12-1001(c)	930.00	4,600.00

Total: 42,566.32 241,765.02

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B6D (Official Form 6D) (12/07)

In re	Jeffrey Dumas,
	Iris Marleny Dumas

Case No.

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R		sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Creditor #: 1 Banco de los Trabajadores Avenida, 2 y 3 Nor-oeste San Pedro Sula, Cores, Honduras, CA		J	2007 Mortgage Property located at: Col. Celeo Gonzalez, Bloque W1 Casa 16, San Pedro Sula, Cortes, Honduras, C.A Value \$ 12,195.00]	E D		9,750.00	0,00
Account No. xxxxxxxxxx3399 Creditor #: 2 Bank Of America P O Box 660312 Dallas, TX 75266	x	J	2006 Line of Credit Location: 212 Iris Drive, Streamwood, IL Value \$ 272,883.00				67,570.00	0.00
Account No. xxxxxxxxxx6599 Creditor #: 3 Bank Of America P O Box 660312 Dallas, TX 75266-0312		J	2007 Second Mortgage Location: 8641 1/2 W Foster Avenue Apartment 1A, Chicago IL Value \$ 224,900.00				59,993.00	0.00
Account No. xxxxxx2773 Creditor #: 4 Chrysler Financial P.O.Box 9223 Farmington, MI 48333-9223		J	2004 Automobile lien 2004 KIA Optima LX Value \$ 5,475.00				13,544.00	8,069.00
2 continuation sheets attached		<u> </u>	3,		total		150,857.00	8,069.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Jeffrey Dumas, Iris Marleny Dumas		Case No.	
-		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	I SP UT E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx-xx-xxx-xxx-1001 Creditor #: 5 Cook County Treasurer PIN No 12-11-310-093-1001 118 N Clark St., Room 112 Chicago, IL 60602		J	2006 Property Taxes Location: 8641 1/2 W Foster Avenue Apartment 1A, Chicago IL] T	T E D	1 1		
Account No. xxxxx2801 Creditor #: 6 Countrywide Home P O Box 10221 Van Nuys, CA 91410-0221		J	Value \$ 224,900.00 2006 First Mortgage Location: 8641 1/2 W Foster Avenue Apartment 1A, Chicago IL Value \$ 224,900.00				720.96 160,000.00	0.00
Account No. xxxxxx9069 Creditor #: 7 IndyMac Bank F.S.B c/o Codillis & Associates, P.C. 15W030North Frontage Road, Ste. 100 Burr Ridge, IL 60527	x	J	2006 First Mortgage Location: 212 Iris Drive, Streamwood, IL Value \$ 272,883.00				197,019.00	0.00
Account No. xxxx5060 Creditor #: 8 Mid America Bank Fed S & L 1001 S Washington St Naperville, IL 60540	x	J	2005 Mortgage Real Estate Property known as 3221 N Natchez Ave., Chicago IL 60634. Transfered to Salvador Padilla by a quick claim deed on 10/26/06. Value \$ 275,000.00				276,000.00	1,000.00
Account No. xxxxxxx7800 Creditor #: 9 State Farm Insurance Bank 3 State Farm Plaza Bloomington, IL 61710	x	J	2006 Automobile Lien 2000 Oldsmobile Alero Value \$ 4,600.00				3,670.00	0.00
Sheet of continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	,	L Sub this			637,409.96	1,000.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Jeffrey Dumas, Iris Marleny Dumas		Case No.	
_		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	Ļ	U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx4906			2003	٦Ÿ	T E D	1 1		
Creditor #: 10	1		Automobile Lien	\vdash	D	Н		
Toyota Motor Credit 1111 W 22nd Street, Ste 420								
Oak Brook, IL 60523		J	2002 Mazda MPV					
			Value \$ 7,225.00	1			13,500.00	6,275.00
Account No.						П	·	·
	1							
			Value \$	1				
Account No.	T	T		T		П		
	1							
			Value \$	1				
Account No.	✝	t				П		
	1							
			Value \$	1				
Account No.	\dagger	\dagger	*		H	H		
	1							
			Value \$	+				
gi . 2 . 6 2	<u></u>	<u> </u>		Sub	l tota	1		
Sheet 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal (Total of this page)							13,500.00	6,275.00
Schedule of Cications Holding Secured Claim			(Γota	1	004 700 00	45.044.00
			(Report on Summary of S				801,766.96	15,344.00
			(F) 01 S			-/		

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B6E (Official Form 6E) (12/07)

In re	Jeffrey Dumas,	Case No.
	Iris Marleny Dumas	
_		Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relationship of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. \S 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sa representatives up to $$10,950$ * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. $$507(a)(4)$.
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busing whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to 2.425 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § $507(a)(7)$.
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Fede Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10)

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Jeffrey Dumas, Iris Marleny Dumas		Case No.	
		Debtors	-7	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	C O D	Н	usband, Wife, Joint, or Community) N	I D I I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C N H		I N G E		PUTED	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx 6062			2003	T T	· I T		
Creditor #: 1 Bank Of America P O Box 15726 Wilmington, DE 19886		J	Credit Card Debt		E		33,030.00
Account No. xxx xxxxx xx0766		╁	2007	+	+	+	
Creditor #: 2 Bank of America P O Box 15102 Wilmington, DE 19886		J	Credit line				5,287.00
Account No.		H	2008	+	╁	+	3,207.00
Creditor #: 3 Edward Emerson Ebreo and Marie Evelyn Go Ebreo 7943 N Oketo Niles, IL 60714		J	Real estate tax reproration				1,310.66
Account No. xxxx8045		L	2007		+		1,310.00
Creditor #: 4 ETrade P.O.Box 1542 Merrifield, VA 22116-1542		J	Fees				25.00
continuation sheets attached		<u> </u>	(Total	Sul of this			39,652.66

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeffrey Dumas,	Case No.
_	Iris Marleny Dumas	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_				—	_	-
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Gxxxx0306	1		08/2007	Τ̈́	A T E		
Creditor #: 5 Gottieb Memorial Hospital c/o Powers & Moon LLC 707 Lake Cook Rd Ste 309 Deerfield, IL 60015		J	Medical Bills		D		95.00
Account No.	T		Gottlieb Memorial Hospital	t	T	T	
Representing: Gottieb Memorial Hospital			P.O. Box 74867 Chicago, IL 60694-4867				
Account No. xxx xxxx xxx190 4			2007				
Creditor #: 6 Lowe's P O Box 530914 Atlanta, GA 30353-0914		J	Credit Card Debt				1,244.00
Account No. xxxxxx6812			2007	T			
Creditor #: 7 Sprint P.O.Box 219554 Kansas City, MO 64121-9554		J	Service Charge				647.00
Account No. xxxx-xxxx-7261			2003	Τ	Г	Г	
Creditor #: 8 State Farm Bank P O Box 23025 Columbus, GA 31902		J	Credit Card Debt				3,096.00
Sheet no1 of _2 sheets attached to Schedule of				Subt	tota	ıl	5,082.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,082.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jeffrey Dumas,	Case No.
_	Iris Marleny Dumas	<u> </u>

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_	_	_	
CREDITOR'S NAME,	CO	1 1	sband, Wife, Joint, or Community	− 6	U N	I I	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H M J C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	111	S F L T E C) 	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5428			2002	⊤	A T E D			
Creditor #: 9 Target National Bank P O Box 59317 Minneapolis, MN 55459-0317		J	Credit Card Debt		D			166.00
Account No.	┝		2007	+	+	+	\dashv	
Creditor #: 10 Terrence Kennedy Jr 180 N LaSalle St., Ste 2901 Chicago, IL 60601-2712	х	J	Legal fees					
								469.95
Account No.								
Account No.								
Sheet no. _2 of _2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			\int_{0}^{∞}	635.95
5 F			(Report on Summary of S.	-	Γot	al	Ī	45,370.61

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B6G (Official Form 6G) (12/07)

In re	Jeffrey Dumas,	Case No.
	Iris Marleny Dumas	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-04886 Doc 1 Filed 02/29/08 Entered 02/29/08 20:21:32 Desc Main Document Page 25 of 45

B6H (Official Form 6H) (12/07)

In re	Jeffrey Dumas,	Case No
	Iris Marleny Dumas	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Marie Evelyn Go 7943 N Oketo Avenue Niles, IL 60714

Monica Dumas 212 Iris Drive Streamwood, IL 60107

Monica Dumas 212 Iris Drive Streamwood, IL 60107

Noemi and Salvador Padilla 3221 N Natchez Ave Chicago, IL 60634

Salvador Padilla 3221 N Natchez Avenue Chicago, IL 60634

NAME AND ADDRESS OF CREDITOR

Terrence Kennedy Jr 180 N LaSalle St., Ste 2901 Chicago, IL 60601-2712

IndyMac Bank F.S.B c/o Codillis & Associates, P.C. 15W030North Frontage Road, Ste. 100 Burr Ridge, IL 60527

Bank Of America P O Box 660312 Dallas, TX 75266

Mid America Bank Fed S & L 1001 S Washington St Naperville, IL 60540

State Farm Insurance Bank 3 State Farm Plaza Bloomington, IL 61710

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B6I (Official Form 6I) (12/07)

	Jeffrey Dumas			
In re	Iris Marleny Dumas		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN	NTS OF DEBTOR AND S	SPOUSE		
Married	RELATIONSHIP(S): Daughter Son		: yrs mths		
Employment:	DEBTOR		SPOUSE		
Occupation	Agent assistant				
Name of Employer	Russell Newlin Insurance Agency	unemployed			
How long employed	4 yrs				
Address of Employer	890 Greenbay Rd Winnetka, IL 60093				
INCOME: (Estimate of average	e or projected monthly income at time case filed)		DEBTOR	S	SPOUSE
1. Monthly gross wages, salary,	and commissions (Prorate if not paid monthly)	\$_	3,000.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$_	3,000.00	\$	0.00
4. LESS PAYROLL DEDUCT					
 a. Payroll taxes and social 	security	\$_	555.96	\$	0.00
b. Insurance		\$ <u>_</u>	0.00	\$	0.00
c. Union dues		\$ _	0.00	\$	0.00
d. Other (Specify):		\$_	0.00	\$	0.00
-		\$ _	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	555.96	\$	0.00
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$_	2,444.04	\$	0.00
7. Regular income from operation	on of business or profession or farm (Attach detailed	statement) \$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	apport payments payable to the debtor for the debtor's	s use or that of \$	0.00	\$	0.00
11. Social security or governme (Specify):	ent assistance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement incom	ne	\$ _	0.00	\$	0.00
13. Other monthly income (Specify): Part time	ioh	•	400.00	\$	0.00
Rental inc		 \$	64.00	\$	0.00
<u> Nemai inc</u>	, one		04.00	Φ	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	464.00	\$	0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			2,908.04	\$	0.00
16. COMBINED AVERAGE M	MONTHLY INCOME: (Combine column totals from	line 15)	\$	2,908.04	1

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Jeffrey Dumas			
In re	Iris Marleny Dumas		Case No.	
		Debtor(s)	•	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,000.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning 7. Medical and dartel arranges	ş ——	50.00 30.00
7. Medical and dental expenses 8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	Ф 	0.00
10. Charitable contributions	\$	300.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	175.00
c. Health	\$	167.83
d. Auto	\$	178.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	-	
plan)		
a. Auto	\$	363.00
b. Other Honduras property mortgage	\$	109.00
c. Other Oldsmobile payment	\$	110.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	y	330.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,812.83
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,908.04
b. Average monthly expenses from Line 18 above	\$	3,812.83
c. Monthly net income (a. minus b.)	\$	-904.79

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B6J (Official Form 6J) (12/07)

Jeffrev Dumas

	come, bumae		
In re	Iris Marleny Dumas	Case No.	
		 · ·	

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:

Pet food and vet	 50.00
Personal grooming/toiletries/haircuts	\$ 100.00
Auto repair/maint./fees/lic.	\$ 100.00
Diapers/wipes	\$ 80.00
Total Other Expenditures	\$ 330.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey Dumas Iris Marleny Dumas		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	February 29, 2008	Signature	/s/ Jeffrey Dumas Jeffrey Dumas Debtor
Date	February 29, 2008	Signature	/s/ Iris Marleny Dumas Iris Marleny Dumas Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey Dumas Iris Marleny Dumas		Case No.	
	,	Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,207.00	Employment 2008 (all earned by Husband)
\$42,168.00	Employment 2007 (all earned by Husband)
\$40,653.00	Employment 2006 (all earned by Husband)

COLIDCE

AMOUNT

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$138.00 Taxable Interest for 2007 \$3.00 Ordinary Dividends for 2007

\$48.00 Taxable refunds, credits or offsets of state and local income taxes for 2007

\$70.00 Taxable Interest for 2006

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSDATES OFAMOUNT STILLOF CREDITORPAYMENTSAMOUNT PAIDOWINGPayments in the ordinary course\$0.00\$0.00

None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

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Best Case Bankruptcy

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AND CASE NUMBER IndyMac Bank F.S.B vs Jeffrey Dumas; Monica Dumas, Iris Dumas: et all Case No. 08 CH 02735

CAPTION OF SUIT

NATURE OF PROCEEDING

Foreclosure

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION **Pending**

In the Circuit Court of Cook County, Illinois, County **Department - Chancery** Division 50 W Washington Street.

Chicago, IL 60602

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> NAME AND LOCATION OF COURT

NAME AND ADDRESS DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Office of McGrath and Velazquez PO Box 410533 Chicago, IL 60641-0533

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1,500.00

10. Other transfers

None

none

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR Salvador and Noemi Padilla 3221 N Natchez Ave Chicago, IL 60634

DATE 10/26/2006 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Quit claimed property located at 3221 N Natchez Ave., Chicago.IL 60634, Debtors received nothing, Mr. Dumas was just co-signor

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

State Farm Bank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE CD, xxxxxx3423, final balance of \$6,542.41

AMOUNT AND DATE OF SALE OR CLOSING Closed on 2/4/2008

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TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. NAME AND ADDRESS OF INSTITUTION

AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

CD, final balance of \$2023.33

Closed 11/8/2007

Closed 8/7/2007 State Farn Bank CD, final balance of \$2000

State Farm Bank Savings, xxxxxx9646, final balance of 3

Closed 1/25/2008

State Farm Bank Checking, xxxxxx4368, final balance of Name removed 2/19/2008

negative \$94.20 (this is nephews

account)

Bank of America P.O.Box 25118 Tampa, FL 33622-5118

State Farm Bank

Checking/money market, xxxxxxxx8352; xxxxxxxx9242; xxxxxxxx2286, zero

Closed 1/25/2008

balance when closed

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 3221 N Natchez Ave., Chicago, IL 60634 NAME USED same

DATES OF OCCUPANCY 8/2005 through 9/2006

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

ENVIRONMENTAL NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

NAME (ITIN)/ COMPLETE EIN ADDRESS

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 29, 2008	Signature	/s/ Jeffrey Dumas	
			Jeffrey Dumas	
			Debtor	
Date	February 29, 2008	Signature	/s/ Iris Marleny Dumas	
			Iris Marleny Dumas	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

	Jeffrey Dumas			
In re	Iris Marleny Dumas		Case No.	
		Debtor(s)	Chapter	7
			-	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.

I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Location: 212 Iris Drive, Streamwood, IL	Bank Of America	X	as exempt	11 U.S.C. § 722	11 U.S.C. § 324(C)
Location. 212 ins Drive, Streamwood, iL	Bank Of America	^			
Location: 8641 1/2 W Foster Avenue Apartment 1A, Chicago IL	Bank Of America	Х			
2004 KIA Optima LX	Chrysler Financial	Х			
Location: 8641 1/2 W Foster Avenue Apartment 1A, Chicago IL	Cook County Treasurer	Х			
Location: 8641 1/2 W Foster Avenue Apartment 1A, Chicago IL	Countrywide Home	Х			
Location: 212 Iris Drive, Streamwood, IL	IndyMac Bank F.S.B	Х			
Real Estate Property known as 3221 N Natchez Ave., Chicago IL 60634. Transfered to Salvador Padilla by a quick claim deed on 10/26/06.	Mid America Bank Fed S & L	Х			
2002 Mazda MPV	Toyota Motor Credit				Х
Property located at: Col. Celeo Gonzalez, Bloque W1 Casa 16, San Pedro Sula, Cortes, Honduras, C.A	Banco de los Trabajadores	Debtor will retain collateral and continue to make regular payments.			
2000 Oldsmobile Alero	State Farm Insurance Bank	Debtor will reaffirm for fair market value.			

		Lease will be assumed pursuant
Description of Leased		to 11 U.S.C. §
Property	Lessor's Name	362(h)(1)(A)
-NONE-		

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Form 8 Cont. (10/05)

In re	Jeffrey Dumas Iris Marleny Dumas	Case No.	
	Debtor(s)		

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

Date	February 29, 2008	Signature	/s/ Jeffrey Dumas Jeffrey Dumas Debtor	
Date	February 29, 2008	Signature	/s/ Iris Marleny Dumas Iris Marleny Dumas	
			Joint Debtor	

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United States Bankruptcy Court
Northern District of Illinois

In re	Jeffrey Dumas Iris Marleny Dumas		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	NSATION OF ATTOR	NEY FOR DE	EBTOR(S)
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	e 2016(b), I certify that I arng of the petition in bankruptcy	n the attorney for , or agreed to be pai	the above-named debtor and that d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,500.00
	Prior to the filing of this statement I have received		\$	1,500.00
	Balance Due		\$	0.00
2. \$	299.00 of the filing fee has been paid.			
3. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed compe	ensation with any other person t	unless they are mem	bers and associates of my law firm.
[I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name			
a. b. c.	n return for the above-disclosed fee, I have agreed to rer Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credito [Other provisions as needed]	ring advice to the debtor in dete ement of affairs and plan which	ermining whether to may be required;	file a petition in bankruptcy;
7. B	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding, motions goods	chargeability actions, judio	cial lien avoidanc	
		CERTIFICATION		
	certify that the foregoing is a complete statement of any nkruptcy proceeding.	agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Dated:	February 29, 2008	/s/ Orlando Velazo	auez	
		Orlando Velazque Attorneys of McG P.O.Box 410533 Chicago, IL 60641 773-836-0404	ez 6210326 rath & Velazquez	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.					
Orlando Velazquez 6210326	X /s/ Orlando Velazquez	February 29, 2008			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
P.O.Box 410533					
Chicago, IL 60641					
773-836-0404					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Jeffrey Dumas					
Iris Marleny Dumas	X /s/ Jeffrey Dumas	February 29, 2008			
Printed Name of Debtor	Signature of Debtor	Date			
Case No. (if known)	X /s/ Iris Marleny Dumas	February 29, 2008			
	Signature of Joint Debtor (if any)	Date			

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United States Bankruptcy Court Northern District of Illinois

In re	Jeffrey Dumas Iris Marleny Dumas		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M.	ATRIX	
		Number of	Creditors:	24
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	ors is true and corre	ct to the best of my
Date:	February 29, 2008	/s/ Jeffrey Dumas Jeffrey Dumas Signature of Debtor		
Date:	February 29, 2008	/s/ Iris Marleny Dumas Iris Marleny Dumas Signature of Debtor		

Banco de los Trabajadores Avenida, 2 y 3 Nor-oeste San Pedro Sula, Cores, Honduras, CA

Bank Of America P O Box 660312 Dallas, TX 75266

Bank Of America P O Box 660312 Dallas, TX 75266-0312

Bank Of America P O Box 15726 Wilmington, DE 19886

Bank of America P O Box 15102 Wilmington, DE 19886

Chrysler Financial P.O.Box 9223 Farmington, MI 48333-9223

Cook County Treasurer PIN No 12-11-310-093-1001 118 N Clark St., Room 112 Chicago, IL 60602

Countrywide Home P O Box 10221 Van Nuys, CA 91410-0221

Edward Emerson Ebreo and Marie Evelyn Go Ebreo 7943 N Oketo Niles, IL 60714

ETrade P.O.Box 1542 Merrifield, VA 22116-1542 Gottieb Memorial Hospital c/o Powers & Moon LLC 707 Lake Cook Rd Ste 309 Deerfield, IL 60015

Gottlieb Memorial Hospital P.O. Box 74867 Chicago, IL 60694-4867

IndyMac Bank F.S.B
c/o Codillis & Associates, P.C.
15W030North Frontage Road, Ste. 100
Burr Ridge, IL 60527

Lowe's P O Box 530914 Atlanta, GA 30353-0914

Marie Evelyn Go 7943 N Oketo Avenue Niles, IL 60714

Mid America Bank Fed S & L 1001 S Washington St Naperville, IL 60540

Monica Dumas 212 Iris Drive Streamwood, IL 60107

Noemi and Salvador Padilla 3221 N Natchez Ave Chicago, IL 60634

Sprint P.O.Box 219554 Kansas City, MO 64121-9554

State Farm Bank P O Box 23025 Columbus, GA 31902

State Farm Insurance Bank 3 State Farm Plaza Bloomington, IL 61710

Target National Bank P O Box 59317 Minneapolis, MN 55459-0317

Terrence Kennedy Jr 180 N LaSalle St., Ste 2901 Chicago, IL 60601-2712

Toyota Motor Credit 1111 W 22nd Street, Ste 420 Oak Brook, IL 60523